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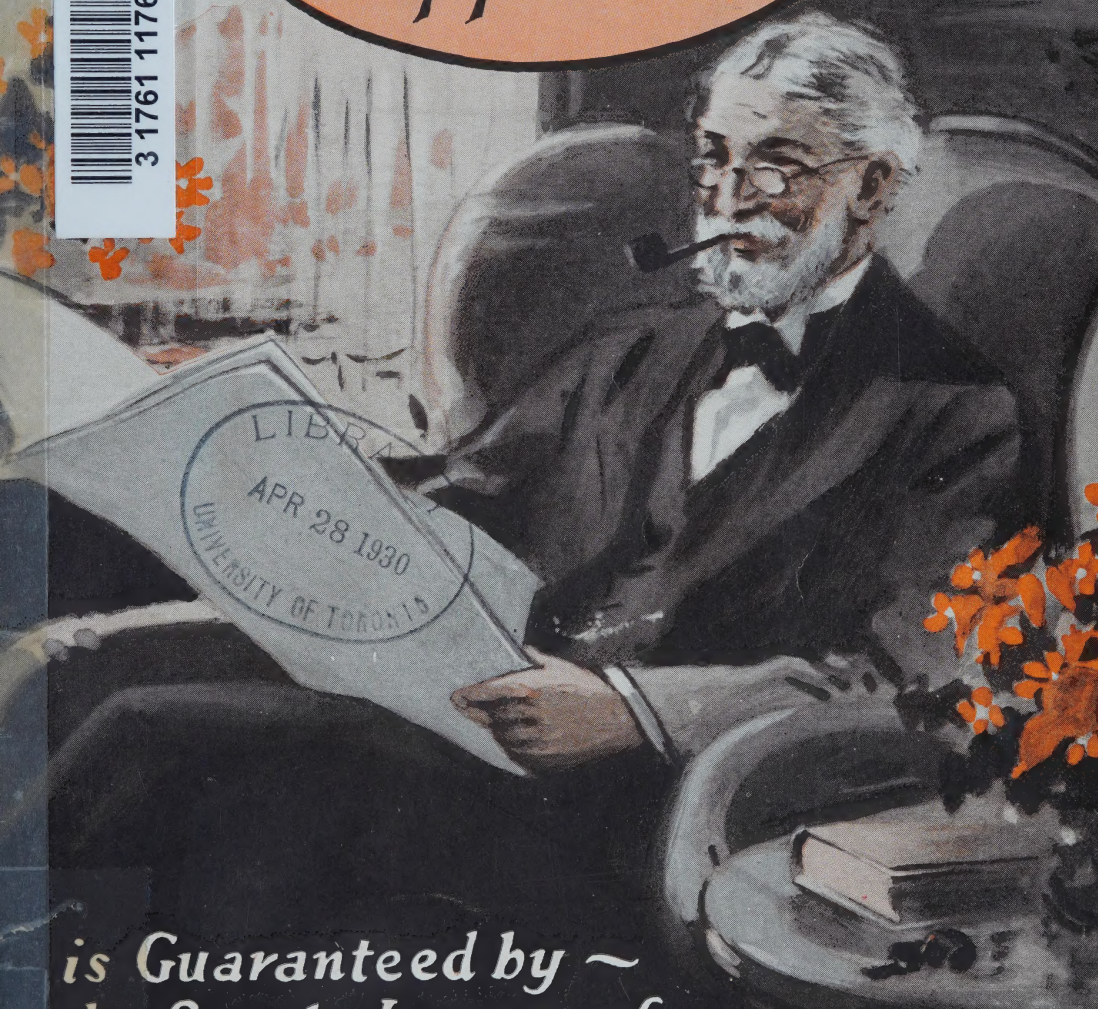
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Government  
Publications

# An Old Age of Comfort and Happiness



*is Guaranteed by ~  
the Steady Income of*


**CANADIAN GOVERNMENT  
ANNUITIES**




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Make  
the Right  
Decision  
NOW




**I**F you are a young man or woman this little booklet carries to you a wonderful opportunity to secure comfort and independence in your old age. Read every word of it. Bear in mind that if you would have an old age free from want or dependence, you must save and invest *wisely* in your youth.

If you are an older man or woman with limited capital and your earning days are over, this booklet carries a message of comfort and cheer. It tells how you can invest your capital in a way which will give you a safe, steady and dependable income for the rest of your life—an income guaranteed by the entire Dominion of Canada.



OLD MEN'S  
HOME

and Avoid  
Regrets  
LATER





# *Interesting Features of Canadian Government Annuities*

## **What a Government Annuity is**



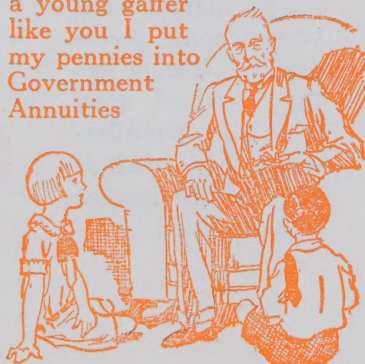
CANADIAN GOVERNMENT ANNUITY is a fixed yearly income paid to you by the GOVERNMENT of Canada. You can buy these Annuities in the same way as you would deposit your money in a Savings Account, during the productive years of your life. Payment of the Annuity ordinarily commences when your earning powers have departed because of old age—and continues as long as you live. This assures you a safe and profitable investment of your earnings while you are young, with the certainty of a definite liveable income when your working days are over.

. . . . .

If you are young, sixty-five may seem too far away to think about.

But, when you consider the fact that 46 out of every 100 average Canadian men and women are absolutely penniless at 65, you will realize the importance of making provision for your old age without delaying another day.

**And when I was  
a young gaffer  
like you I put  
my pennies into  
Government  
Annuities**



## INTERESTING FEATURES

File up an  
Income for  
your old age



Perhaps you may say, "I have no one dependent upon me, why should I bother?" But think again. *Before many years there will be an old person dependent upon you. That will be yourself.* Hadn't you better start now, to think about that old person?

**I**N offering you now the benefits which Canadian Government Annuities provide, the Government does so with one purpose in mind—that of making it possible for all within the borders of Canada to spend their old age in comfort and ease—a fitting and well-earned reward of an industrious life.

No one wants to be dependent on friends, relatives, government or other charities. It is to give you security and sense of pride and independence that the Annuities Act was passed.

No matter what your income is today, the turn of fortune's wheel may find you penniless when old, unless your future income is guaranteed.



Right on time  
Every three months

## CANADIAN GOVERNMENT ANNUITIES

There is no better way to guarantee your future than by obtaining a Canadian Government Annuity—which is backed by the entire Dominion of Canada.

If, while you have health and strength, you will put a small portion of your earnings into a Canadian Government Annuity, you will face the future with assurance and feel no hardship in doing so, and your later years will be free from the humiliation and privation that come with poverty in old age.

### Post Office

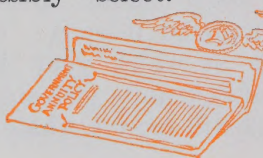
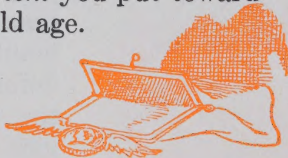


Yes! I certainly  
am going to  
provide for  
my old age

Through Canadian Government Annuities, the Government of Canada with all its vast resources, guarantees you a life income when your working days are over—an income upon which you can absolutely depend.

An exceptionally low rate is charged by the Government for its Annuities because the Dominion of Canada provides every cost for the maintenance of the Annuity Service. This is the Government's gift to you. *Every cent* you put toward your Annuity provides for your old age.

Canadian Government Annuities are the finest investment for your old age you could possibly select. Following are a number of different Annuity



The odd pennies  
make the annuities  
grow

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## DEFERRED ANNUITIES EXPLAINED

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Plans. Read them over, select the one which appeals to you most and then visit your Postmaster—or write direct to the Annuities Branch at Ottawa, and you will have explained to you the plan of savings in detail, its cost, conveniences and any other facts or information that you desire.

### *Annuities are divided into two classes—*

- (1) Deferred Annuities
- (2) Immediate Annuities

**I**F you are still earning your own living and do not think of retiring for a good many years, a DEFERRED ANNUITY is the class of Annuity you should decide to purchase.

There are four different plans upon which you may purchase a Deferred Annuity, each having features that will commend it to you.

#### PLAN A

The first is called PLAN "A". More people buy under this Annuity Plan than any other. It offers to you and your family a two-fold protection. If the unforeseen happens and you die before the Annuity commences, all the money you have paid in will be paid back to your family, plus four per cent compound interest. If you reach the age at which your Annuity begins—and it is quite probable that you will—you will receive whatever amount your

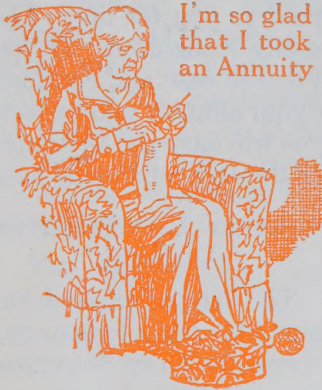


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## DEFERRED ANNUITIES EXPLAINED

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Annuity Contract calls for every year for the rest of your life, no matter how long it may be. Payments cease with the last instalment prior to your death.



I'm so glad  
that I took  
an Annuity

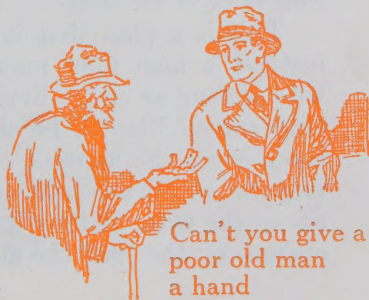
### PLAN B

The second Deferred Annuity Plan is called PLAN "B". By this plan you are offered the largest Annuity for the least money. This plan is only suitable for persons having no dependents; the reason being that, should you die before the Annuity

begins, no money will be returned. If, however, you live to the age when the Annuity matures, you will receive a permanent income for the rest of your life—in the form of a cheque from the Government every three months.

### GUARANTEED DEFERRED ANNUITY

The third plan is called a GUARANTEED DEFERRED ANNUITY and it is exactly like Plan "A"—but with still another advantage. As in Plan "A" all the money you have paid in will be paid back to your heirs, with 4 per cent compound interest added, if you should die *before* the Annuity begins. Under this plan, however, if



Can't you give a  
poor old man  
a hand

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## DEFERRED ANNUITIES EXPLAINED

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death occurs *after* the Annuity period commences, the Annuity will continue to be paid to your family or heirs for a fixed period—10, 15 or 20 years—which-ever you desire. If you live beyond the Guarantee Period, the Annuity will be paid to you for life. The advantages of this plan are easily recognized. If you live to a ripe old age you will live in ease and comfort. If you should pass away before your annuity takes effect, or shortly after it has started, you will have the assurance that your family will not suffer through a financial loss.



Give them a  
life-time of  
happiness

### DEFERRED LAST SURVIVOR ANNUITY

The fourth Deferred Annuity Plan has a long name, DEFERRED LAST SURVIVOR ANNUITY, but it is very easy to understand. Under this Plan two people—generally husband and wife—take out an Annuity with conditions similar to any of the three plans mentioned above—Plan A, Plan B,

or Guaranteed Annuity. The Annuity is paid as long as both live—and the full amount to the survivor as long as he or she lives.

This is a plan that is gaining in favour. By this method a man may make provision for himself and wife as long as either lives. Under Plan "A," and the Guaranteed Plan, if he should die before the annuity commences the amount of his accumulated premiums may be converted into an immediate annuity on the life of the wife. If they have children these will be old enough by the time the annuity commences to provide

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## IMMEDIATE ANNUITIES EXPLAINED

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for themselves so that the annuity is a protection against poverty to the man and wife as long as they live.

Deferred Annuities may be purchased by a lump sum payment in advance, or by small monthly, quarterly, half-yearly or yearly payments. Payments may be made at any Postal Money Order Office and the Postmaster will supply a pass book for the purpose. There is no forfeiture if payments are not kept up; they may be made later, or, if not, the amount of annuity to be received will be adjusted accordingly.

The Annuity may mature at any age, but the longer it is deferred the less it will cost. Usually Deferred Annuities are sold to begin at age 55, 60 or 65.

### *Immediate Annuities Explained*

**T**HE second class—IMMEDIATE ANNUITIES—is of particular interest to older people who find it necessary to retire and to receive an income commencing at once. This form of Annuity is very popular with those who have passed the working age and who have some money saved up to invest in a security they can depend upon.

Through buying an immediate annuity your money will be safely invested and returned in quarterly payments to you commencing three months after the purchase date, and



An old age of  
Contentment  
-- He has an  
immediate  
Annuity

## IMMEDIATE ANNUITIES EXPLAINED

continuing as long as you live, thus assuring you a definite adequate income for life, free from the worries and cares that unfortunately prey upon the majority of old people.

### ORDINARY LIFE PLAN

The first plan of Immediate Annuities is called the ORDINARY LIFE PLAN and is the cheapest annuity you can buy. All the money you have to pay for the annuity is paid in one lump sum. Your annuity commences three months from this date and you receive an income cheque quarterly, the annuity terminating with the last payment before your death. For a slightly larger cash payment the annuity will be paid monthly instead of quarterly.



### GUARANTEED ANNUITY

The GUARANTEED ANNUITY is the second plan. Like all immediate annuities it is purchased by a cash payment and commences three months from the purchase date, but in this plan you are guaranteed payment of your annuity for a definite number of years—ten,



Old, improvident  
and no Annuity to  
make his declining  
years easy

## IMMEDIATE ANNUITIES EXPLAINED

	AGE 35	AGE 45	AGE 55	AGE 65
THIS DIAGRAM SHOWS WHAT HAPPENS TO AN AVERAGE HUNDRED CANADIANS STARTING OUT IN LIFE AT 25	DEAD 8	16	27	44
	WELL TO DO 20	4	4	5
	LIVING ON EARNINGS 66	65	46	5
	UN-SELF- SUPPORTING 6	15	23	46
POOR WHEN OLD THE FUTURE OF EVERY SECOND PERSON YOU MEET				

fifteen or twenty. If your death occurs before payments for the full number of years guaranteed have been received, the remaining payments will be continued to your estate. If you live longer than the guaranteed period, the annuity will be continued just the same—as long as you live.

### IMMEDIATE LAST SURVIVOR ANNUITY

The third Immediate Annuity Plan is called the IMMEDIATE LAST SURVIVOR ANNUITY. This plan is purchased by two people—generally man and wife. The purchase price is paid in one sum and the annuity is payable every three months after the purchase date as long as they both live—and if one annuitant dies the full amount of the annuity will be paid to the survivor as long as he or she lives.

The purchase money may be remitted by accepted cheque or bank draft. It should be drawn to the “order of the Receiver General” but should be sent to the Superintendent of Annuities to be accounted for in the regular way—or payment may be made at any Postal Money Order Office.

## *The advantages of Canadian Government Annuities*

A Canadian Government Annuity  
is the safest Investment you can  
make.

The security of the whole Dominion  
is behind your purchase.

It is free from Dominion Government  
taxation.

It is payable for life.

It is not transferable.

It cannot be lost or stolen.

It cannot be forfeited.

It cannot be seized or levied upon  
by any law or court.

No medical examination is required.

Everyone from 5 years to 85 is  
eligible to purchase an annuity.

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## CANADIAN GOVERNMENT ANNUITIES

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It takes only a few  
minutes to get the  
information today  
-- It will mean hours  
and years of comfort  
in your tomorrows

**Y**OU do not  
have to die  
to win the  
fruits of your sav-  
ings. You enjoy the  
result of your own  
thrift while living.  
You get the benefit  
of every cent you  
invest.

The entire cost and  
expenses of man-  
agement are borne  
by the Government.

If the contract is lost or stolen, another will be issued  
to you free of cost.

The income you will earn through an investment in  
Canadian Government Annuities will be larger than  
could be obtained from an investment of the same  
amount in any other way as provision for old age.

When your earning days are  
over, the Annuity cheque will  
come along every three  
months — a steady, depend-  
able income as long as you  
live.

You, either man or woman,  
can buy any sized Annuity  
from \$10 to \$5,000.

All rates are calculated at  
your age last birthday.



Will this be  
you when you  
are old

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## CANADIAN GOVERNMENT ANNUITIES

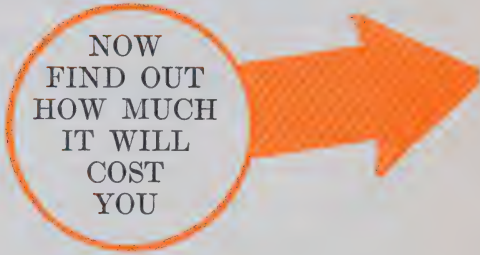
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The amount of an Annuity may be increased at any time. Proof of age must be furnished before the date fixed for the annuity to begin.

The sooner you start to pay for an Annuity the lower will be the cost.

The names of persons purchasing Annuities are not published and all information as to age, etc., is regarded as confidential.

Letters on departmental business do not require any postage.



NOW  
FIND OUT  
HOW MUCH  
IT WILL  
COST  
YOU



*To find out the cost of the kind of Annuity you desire, send us the information indicated on the form on the following page.*

*To the Superintendent of Annuities,  
Annuities Branch, Department of Labour,  
Ottawa, Ont.*

Date.....

**I** should like to receive information as to the cost of an Annuity of  
\$.....to begin when I reach age.....; or how much  
annuity will I receive if I pay in.....per.....

Date of birth.....

Name.....

Address.....

Post Office.....

If you are married, and are interested in a Last Survivor Annuity,  
give (wife's) or (husband's) date of birth.....

PRINTED BY  
F. A. ACLAND, KING'S PRINTER  
OTTAWA, CANADA



Published by Authority of  
THE HONOURABLE PETER HEENAN  
Minister of Labour  
OTTAWA  
1930